

3/02/06 11:23:17  
EX 522 PG 309  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

RETURN TO:  
Covenant Escrow Services  
3169 Professional Plaza, Ste 2  
Germantown, TN 38138  
(901) 759-0409

**WARRANTY DEED**

**STATE OF MISSISSIPPI**

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which is hereby acknowledged, the undersigned, **CENDANT MOBILITY FINANCIAL CORPORATION, A DELAWARE CORPORATION**, does hereby sell, convey and warranty unto

Matthew S. Gallagher, an unmarried man

\_\_\_\_\_, the following described land and property lying and being situated in the County of De Soto, State of Mississippi, to-wit:

Lot 636, Section I, Dickens Place, PUD, Oliver's Glenn, situated in Section 9, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 86, Pages 30-31, in the office of the Chancery Clerk of DeSoto County, Mississippi.

THIS CONVEYANCE is made subject to any and all applicable building restrictions, restrictive covenants, rights-of-way, easements and mineral reservations of record.

IT IS AGREED AND UNDERSTOOD that ad valorem taxes for the current year have been prorated on an estimated basis. It is possible that the actual taxes for the current year may be increased above the prior year amount, and the Grantees assume responsibility for any increase in taxes.

WITNESS THE SIGNATURE OF THE DULY AUTHORIZED OFFICER OF THE GRANTOR, this day of **February 7, 2006**.

Cov. Escrow  
ew

06-00105

CENDANT MOBILITY FINANCIAL CORPORATION, A  
Delaware Corporation

By: Angela Jackson  
Title: Closing Agent

STATE OF Mississippi

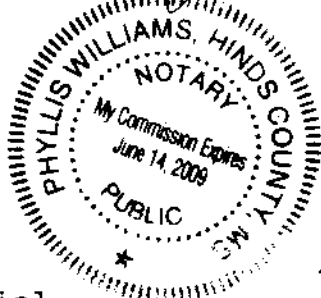
COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named Angela Jackson, who acknowledged that he/she is the Closing Agent, of CENDANT MOBILITY FINANCIAL CORPORATION, A Delaware Corporation and on behalf of the said corporation, and as its act and deed he/she executed and delivered the above and foregoing Warranty Deed, after first having been duly authorized by said corporation to do so.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this day of **February 7, 2006.**

Phyllis Williams  
NOTARY PUBLIC

My Commission Expires:  
6-14-09



ADDRESS OF GRANTORS:  
Cendant Mobility Financial  
Corporation, A Delaware Corp.  
40 Apple Ridge Road  
Danbury, CT 06810

Phone No: 203-205-3400

ADDRESS OF GRANTEEES:

Matthew S. Gallagher  
2961 Keeley Cove  
Southaven, MS 38671

Phone No: 901-327-9703  
Phone No: N/A

This instrument prepared by: Fred A. Ross, Jr. Esq.  
Mid South Title Agency, Inc.  
499 S. President St./ P.O. Box 23429  
Jackson, MS 39201/ 39225-3429  
(601) 960-4550 Cendant File #1622672

Property Address: 2961 Keeley Cove  
Southaven, MS 38671